

and playing gospel music. This family entertainment led to the formation of his first band, "The Singing Owens." By the time that Randy entered the fifth grade, he along with his cousin, Teddy Gentry, decided to pursue a career in country music.

During the early struggling years of the band, Randy took odd jobs laying brick and hanging sheetrock, while also attending college. In 1973, Randy received a Bachelor of Arts in English from Jacksonville State University. That same year, Randy, along with his cousins Teddy Gentry and Jeff Cook, decided to devote themselves entirely to their dream. In the next seven years, Randy, Teddy, and Jeff along with various drummers, performed as a group in Myrtle Beach, South Carolina. It was during these years that he met and courted his wife, Kelly—someone who has stood strongly by Randy through his entire career. Kelly's father, who was stationed near Myrtle Beach, was soon transferred abroad, and Randy and Kelly's relationship continued through correspondence.

In 1980, with drummer Mark Herndon on board, the band's debut album, "My Home's In Alabama," was released by RCA and every song from it became a #1 hit. In 1981, "Alabama" was named Top Vocal Group of the Year by the Country Music Association. As the years followed, so did the awards—200 major music awards were bestowed upon the group over the next 15 years.

The most well-known of Randy's charity events, June Jam, is by no means the only charitable cause with which Randy has been involved. He serves as the Celebrity Spokesman for the Alabama Sheriff's Boys and Girls Ranches. He has received the Tamer Award, which is the highest award given for service to St. Jude Hospital on a national level. Currently, he serves as the Spokesperson for the St. Jude's Country Cares Radiothon, raising millions for the Research Hospital.

While Randy has traveled all over the world, and performed all across the United States, as well as abroad, he has never forgotten his community, and his home State, Alabama. Randy resides with his wife Kelly, and three children who have supported their Dad all the way—Alison, Heath and Randa, near Fort Payne, Alabama, which I am proud to represent in the Fourth Congressional District.

With all the honors that have been bestowed over the years, one of the most significant awards came to Randy in 1999, when he was awarded the Alabama Father of the Year by the Alabama Cattlewomen. He says his long range goals are "to help my family achieve a gentle way of living and to be known as friendly to the fans and have a good reputation from fellow musicians."

The profound impact that Randy Owen has had on our State, our Nation, and American culture cannot be measured. On behalf of my colleagues, I express our gratitude to Randy Owen, and wish him many, many more years.

AWARDING A CONGRESSIONAL
GOLD MEDAL TO FATHER
HESBURGH

HON. ANNE M. NORTHUP

OF KENTUCKY

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 18, 1999

Mrs. NORTHUP. Mr. Speaker, I rise today to honor Father Theodore Hesburgh. Father

Hesburgh, president of the University of Notre Dame from 1952 to 1987, has selflessly devoted his time, energy, visions and dreams on behalf of furthering higher education in this country. In addition, his undaunting service to the underprivileged communities all across this nation, and the world, has made a significant impact in the lives of so many.

As an educator, you can find impressions of Father Hesburgh's teachings just about anywhere you look. Father Hesburgh encouraged high academic standards and preached a universal commitment to the service and helping of others. He often inspired his students to look at the world through opened eyes and challenged them to go out and make a difference. His dedication to improving the lives of others was global in nature and he knew no boundaries for race or ethnicity. Those who have learned these important life lessons from Father Hesburgh are here in Congress, Presidential Cabinets, Catholic churches, and scattered throughout our local communities.

I am a graduate of Saint Mary's College, the sister institution of Notre Dame, and part of the student body that Father Hesburgh so vastly inspired. For many reasons, I often think back to my college days, and draw upon the values and traditions instilled in me by the mission of these institutions. I truly believe that what I learned under the leadership of Saint Mary's, Notre Dame and Father Hesburgh will help guide me in the right direction as a public servant and make the right decision for those who put their trust in me.

Father Hesburgh was always challenging those he met to be a better person, and the Hesburgh Center for Peace studies is a lasting and continuing tribute to his good work. In addition, his accomplishments from 15 Presidential appointments have contributed greatly to our progress as a nation which strives to provide justice and equality for its people and those throughout the world.

Mr. Speaker, it is my honor to salute Father Hesburgh and to commend the House of Representatives for passing H.R. 1932, which authorizes the President of the United States to award him with a gold medal on behalf of Congress. I can think of none more deserving of this most prestigious honor.

HONORING GEORGE BROWN AND
LINUS PAULING

HON. JERRY LEWIS

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 18, 1999

Mr. LEWIS of California. Mr. Speaker, I would like today to call your attention to an exhibition that has recently opened at the National Museum of Health and Medicine: "Linus Pauling and the Twentieth Century." This exhibition, which was viewed by more than 20,000 school children at the California Institute of Technology, was brought to Washington largely through the efforts of our late friend and colleague, George E. Brown, Jr.

Congressman Brown, as we all know, held a passionate belief that there is a special relationship between excellence in education, pushing back the frontiers of scientific knowledge, and the pursuit of peace. These themes are celebrated by the exhibition on the life, work and times of Linus Pauling.

Dr. Pauling is the only person ever to win two unshared Nobel prizes. In 1954 he was given the Nobel Prize in Chemistry for the discovery of the nature of the chemical bond, and in 1962 he won the Nobel Peace Prize for his efforts to end atmospheric testing of nuclear weapons. Congressman Brown believed that Pauling's commitment to science and to an unwavering idealism make the exhibition on his life especially instructive to today's young people.

Mr. Speaker, I ask you and my colleagues to join me in honoring Congressman Brown for his efforts to bring this exhibition to the Nation's Capital, and to express our appreciation to the organizing committee for making the exhibit possible: Oregon State University, the Linus Pauling family, and the Soka Gakkai International and its founder, Daisaku Ikeda, whose friendship with Pauling inspired the exhibit.

RECOGNIZING THE ARKANSAS
BANKERS ASSOCIATION'S SUP-
PORT FOR FINANCIAL MOD-
ERNIZATION

HON. ASA HUTCHINSON

OF ARKANSAS

IN THE HOUSE OF REPRESENTATIVES

Thursday, November 18, 1999

Mr. HUTCHINSON. Mr. Speaker, on behalf of the Arkansas Bankers Association, I would like to submit their remarks regarding a specific section of S. 900, the Financial Modernization bill, which has particular interest and importance to Arkansas. This section is titled "Interest Rates and Other Charges at Interstate Branches."

With the passage of the Riegle-Neal Interstate Banking and Branching Act several years ago, the question arose as to which state law concerning interest rates on loans would apply to branches of the interstate banks operating in a "host state". Would those branches be governed by the interest rate ceiling of the charter location or that of their physical location? The office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation addressed this issue with options that basically give branches of interstate banks the option of being governed by either their home or host state requirements concerning interest rates by structuring the loan process to meet certain requirements.

In Arkansas this has had a profound effect upon our local banking community. Arkansas has a usury ceiling that places the maximum rate that can be charged for many classes of loans at 5% above the Federal Reserve Discount Rate. However, over 40% of our banking locations in the state, those that are branches of non-Arkansas based interstate banks, are in effect no longer governed by this law. The out of state banks are free to price according to risk, and thus charge lower rates for the better credits and higher rates for the lower quality credits. However, local Arkansas banks cannot price according to risk and are thus placed at a significant competitive disadvantage.

In recognition of this inequity and the fact that if not corrected our state may lose virtually all of its local community banks, the Arkansas delegation supports language that provides our local banks with the loan pricing parity in all regards with non-Arkansas interstate banks operating branches in Arkansas. Indeed, this is the intent of the section concerning Interest Rates at Interstate Branching.